



Shameful Conditions

In a crowded room on Merrimack Street they live, within walking distance of City Hall. A man, woman, and their two small children. He fought on our side during the war. For their cramped, dingy, one-room apartment, this Laotian refugee family pays \$200 each month. There is no bathroom attached. They must use one across the hall, shared with five other families. But they make do.

The husband works as an assembler for minimum wage and partial health insurance. The insurance benefit is important because the family is often sick. The wife suffers from epilepsy. The eighteen-month-old girl has tuberculosis. The three-year-old boy has been found to have dangerously high levels of lead in his blood, because of the old paint peeling from the walls of his building.

The couple wants to move, but they cannot. With over one-third of the man's wages going toward rent, and constant medical bills taking a big bite as well, the family is strapped and trapped. Their landlord knows this. Their case is neither special nor unique. In the same seventeen-unit lodging house are many families with similar problems: low-paying jobs; chronic illnesses; unfamiliarity with English; few friends; little ability to save money due to present circumstances. They are Asian, Hispanic, American, Black, White, Brown, Yellow, Poor.

The landlord knows this because he owns not merely these 17 disgraceful units on Merrimack Street, but some 400 apartments in dozens of deteriorating buildings all over Lowell. He knows about tenants feeling trapped because he has no trouble keeping his many apartments occupied with patient, uncomplaining tenants. He knows that good rental housing is extremely hard to come by in Lowell, especially for the foreign-born, or people of color. And his tenants know, from personal experience, how quickly and ruthlessly he will evict anyone who dares to complain. He is but one of Lowell's major slum landlords. He is a pox upon our city. Yet we give him carte blanche to operate here.

The Laotian family referred to above is hardly an exception. Literally hundreds of other less affluent households are in the same sinking

boat, with no life raft on the horizon - no viable alternative housing to move into. Just off Merrimack Street on Suffolk Court, a young Hispanic couple with two small children is fighting a 14-month battle with their landlord to correct blatant code violations. Since this family first complained to the landlord and City Code Department about inadequate heat, no storms or screens, plumbing leaks and other problems, the landlord has raised the rent twice from \$60 to \$80 per week for four small rooms. That is \$320 per month for disintegrating floors, falling plaster and hundreds of roaches. That is approximately \$1 per roach!

Despite an inspection by the City Code Department some months ago, none of the obvious violations have been corrected. While the husband was working first shift, the wife, recently laid off, decided to begin looking again for a new and better apartment. On Middlesex Street a landlord showed her a dank, dirty, smelly place with dead rats strewn around the floors. "\$280 a month" he told her, "but **you** clean it up."



Between Mill and Richmond Streets, off of Back Central, is an inconspicuous tenement block with a freshly painted exterior. From the outside, the building appears to be reasonably well-maintained, but the Research Team's visits to various apartments reveal a different reality. Since Thanksgiving weekend, 1983, three different families have been evicted from this building because their children became sick from lead paint and the parents complained. The landlord did not de-lead the apartments as required by state law. He evicted the unfortunate tenants (illegally) and placed other refugees with children in the very same dangerous flats.

A widowed Cambodian mother of five, whose husband was killed during the war lives in the same building. She quietly told us through an interpreter that the landlord refuses to turn heat on in the building before December 1. Her Cambodian and Vietnamese neighbors have confirmed this. There are no thermostats in their apartments, which have only a single heating source - an old, smelly gas stove. The woman's children wear coats all through the winter, even while they sleep. There is no lock on her back door, nor are there any storm windows to be seen. Roaches rampage across the walls and floors despite the woman's best efforts to keep her kitchen and entire apartment neat, clean, immaculate. She shyly explained to our investigators that she would like to find a better place for her family, but they cannot afford one; and that her current landlord will only respond to complaints with quick evictions.

On Summer Street near the South Common, a converted two-family now contains eight one and two-room apartments. In each



partitioned space, the Indochinese tenants have affixed "roach tape" along the walls and corners to catch the hundreds of crawling insects overrunning the place. The carcasses dangle from the tape, making the body count easier. Smoke alarms do not work. One of the house's two toilets is broken. The management's maintenance man only comes to clean or fix things about once each month. When he comes, he usually shouts incomprehensibly at the tenants. He has 400 other apartment units to cover. For two substandard rooms on the top floor of this dilapidated rooming house - a penthouse with no bathroom - a Laotian couple and their infant son pays \$240 per month. Why do they continue to live here? It is better than the last apartment they rented. It is the best place that they can find and afford in Lowell right now. They both work. He is learning English. They have looked. They have tried. They know.



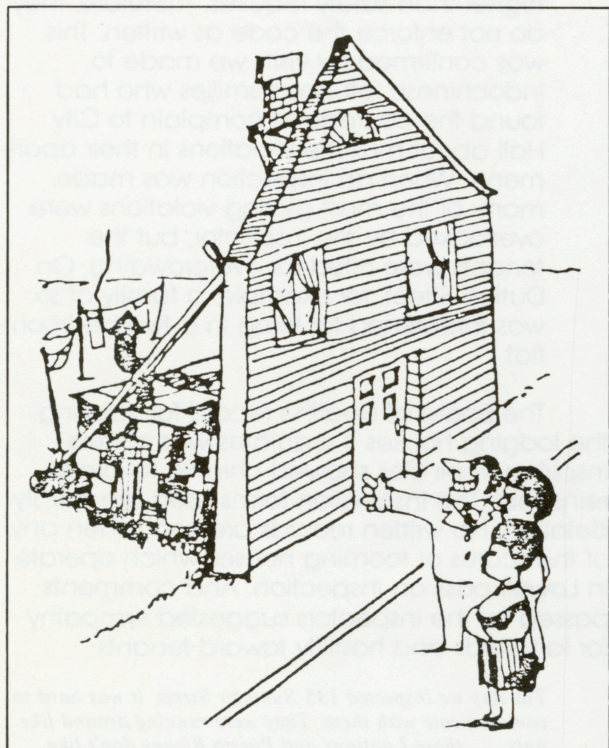
A Vietnamese family of "boat people" recently arrived in Lowell and figured that they did well by a Boston resettlement agency which found them a three-room place on Fayette Street for \$275 a month. But after weeks of getting sick from a badly leaking gas stove (supposedly fixed three times), of getting rained upon because of a large hole in the roof, and of getting asphyxiated because the windows are either nailed shut or painted tight, they are not so sure about this bargain shelter.

In the Acre, in Centralville, in Lower Belvidere and in the Lower Highlands, in parts of Back Central Street and in what remains of Little Canada, Lowell's slum landlords extend their evil empires. Revitalization has simply not affected the growing empire of the slumlords. The exploitation of poor people for profit is a growing business in Lowell, impeded in no effective way by the City, the court system, or our supposedly strong state sanitary code.

Slum housing is an embarrassing and often tragic blight upon Lowell's reputation as a revitalized city which always welcomes poor immigrants. Slum housing is a dangerous, disgraceful scandal that increases as new unscrupulous speculators are attracted to the "investment climate." Industrial and commercial redevelopment generate demands for decent housing as they generate new jobs. But housing construction and the rehabilitation of older family housing have not kept pace with rising demand. Lowell's very real housing crisis



will not go away, particularly while it remains a low priority of the present City Administration. The continuing deterioration of our rental housing stock, however, is a disaster waiting to happen - as it already did in March of 1982 when eight people died in the Decater Street fire.



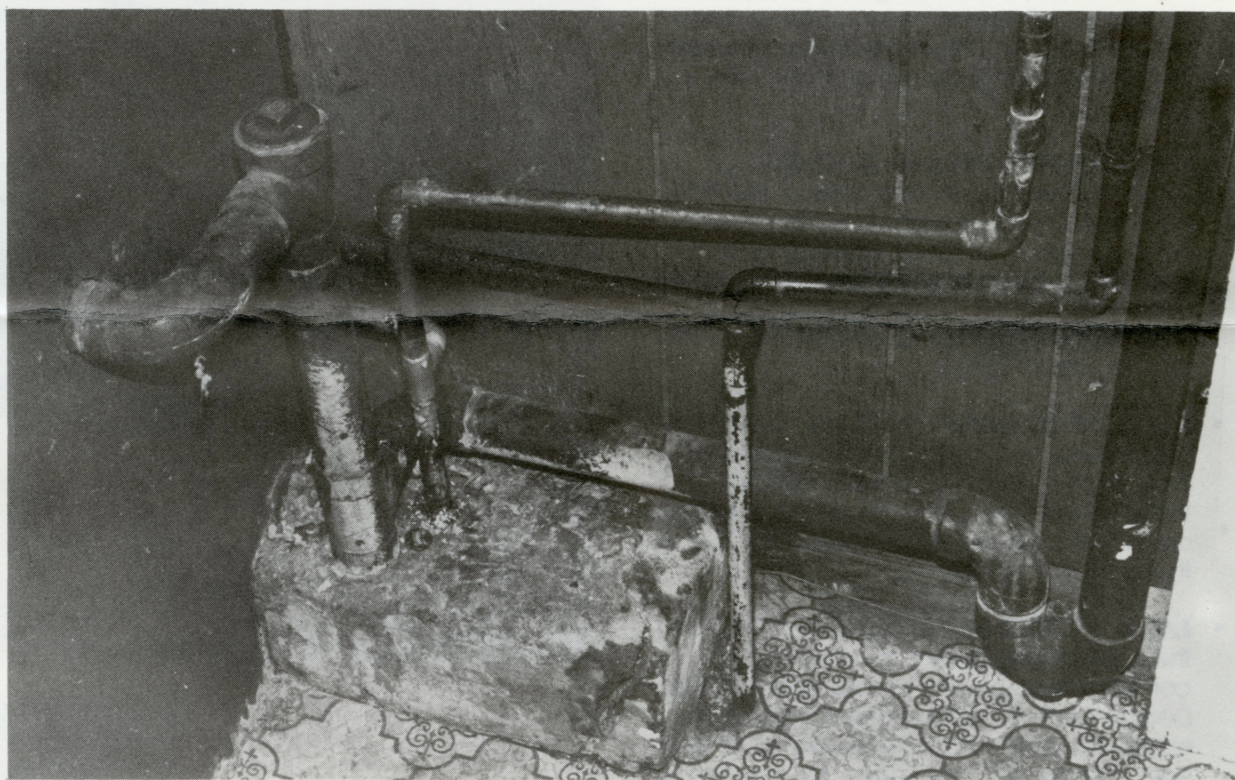
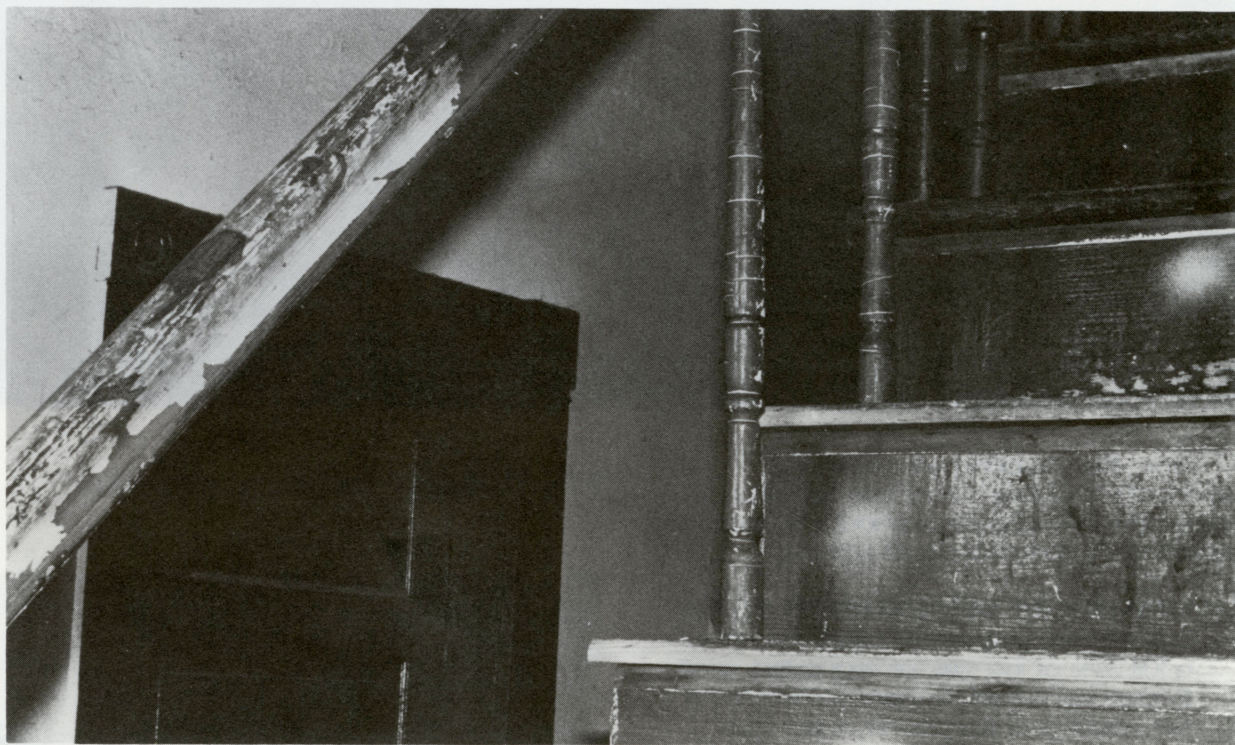
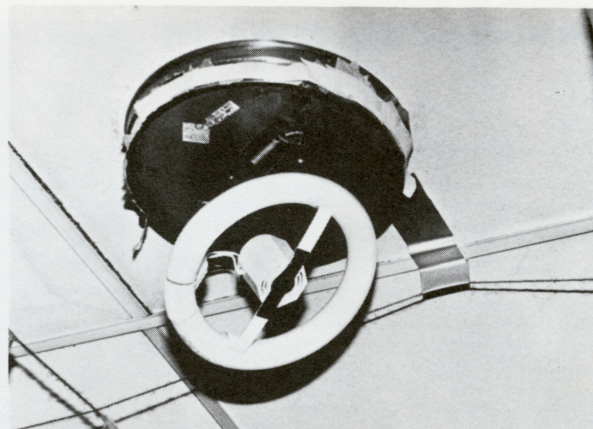
Ruthless "Slumlords" Have Come to Lowell

Several individuals, families and companies have conspired to control a substantial portion of Lowell's non-subsidized rental housing stock. Some of their names and methods are well-known among poorer tenants and building inspectors, for these veteran slum landlords are old pros at their game. Now, newer speculators are coming on the scene. They appear eager to capitalize on the opportunity to buy buildings cheaply, rent them out dearly, and take advantage of terrific tax write-offs. As we said before, we have no quarrel with legitimate real estate investment that upgrades Lowell. But we are speaking here of scores of slum apartment buildings around the city that have been "milked" for years, bled for every last red cent of rent, every last dollar of depreciation, and then dumped into another speculator's hands.

Lowell's slumlords operate virtually without any regard for the law. While the slumlords may swap up to 20 buildings at a time in so-called "vest pocket title transfers," the records of who is responsible for a given property can be hard to come by. Transactions may take months or even years to be noted by the Assessor's Office, Recorder of Deeds, or Code Department. Aggressive code enforcement and regulation of rooming houses have not been high priorities of the present administration. The City Solicitor has suggested that encouraging outside investment in Lowell property is more important than safeguarding the lives and health of the city's poorest residents.



The biggest slumlords, therefore, find several advantages in continuing to operate here. They have little fear of exposure, of vigorous regulation, of public scrutiny. There has always been a supply of poor, unorganized immigrants to take advantage of in Lowell, and with the current housing shortage, our city has become a landlord's market. Many tenants are in a no-win situation. They can't afford to move, to complain, to fight back. The slumlords are winning and more are coming to cash in, to prey upon Lowell's newest, poorest and least secure residents. The slumlords have come to Lowell. We wish they would leave.



City Officials' Indifference

The State Sanitary Code establishes a "Minimum Standard of Fitness for Human Habitation" which every property owner must maintain to protect the health, safety and well-being of occupants and neighbors. Included in these regulations are basic, common sense provisions requiring adequate heating for every room, safe wiring, hot water, working plumbing, fire exits, functioning smoke detectors, trash cans, screens, windows and doors. Properties are to be roach- and rodent-free, and free of asbestos and lead paint as well. Doors and windows should be lockable, and the owner is expected to maintain the structure (plaster, handrails, floorboards, etc.). This code was written with simple, obvious safety factors in mind.

The City of Lowell is expected to investigate violations of the state code through the Board of Health and the Code Department. When a violation is reported to these departments, they are empowered to inspect the property, order repairs, and reinspect within a specified period to insure that necessary repairs have been done. THE CITY MAY BE HELD LIABLE FOR ANY INJURY INCURRED IF REINSPCTIONS ARE NOT DONE. Code inspection is a matter of life and death, as any fireman will tell you - not an optional extra to be forgotten because of fiscal constraints, a fear of scaring off outside investors, or the political connections of slum landlords.

From its visits to slum dwellings over the past several months, the Covenant's research team of volunteers drew up a list of the 50 worst sites. We then visited the Code Department and Board of Health to check on the histories of

these particular properties. Most were familiar addresses to the inspectors. Yet the crucial records of inspections, on-site reports, certificates of occupancy and other documents required by the state sanitary code were frequently missing, misfiled or nonexistent. While the inspectors themselves were generally cooperative in providing access to those files that could be found, they pointed to Proposition 2½, a lack of secretarial help and the concerted opposition of landlords as alibis for poor recordkeeping and follow-through.

The State's Department of Public Health has been pressuring the City of Lowell to improve the performance and procedures of the Code and Health Departments. A recent court case in which a leading Lowell slumlord was heavily fined will serve to explain why state officials have become so concerned. After repeated complaints by tenants of the dilapidated block on Salem Street and a call from Merrimack Valley Legal Services, city inspectors came out to the site and found only two violations in a very bad apartment. A state inspection team from the regional office in Tewksbury followed up shortly with their own inspection and cited the same apartment for 72 violations of the code. Such disparities in the quality of inspections crop up over and over again when the Covenant research team first visits a slum building and then checks the files at City Hall. For whatever reason, and there are several theories, city inspections are often less than thorough.

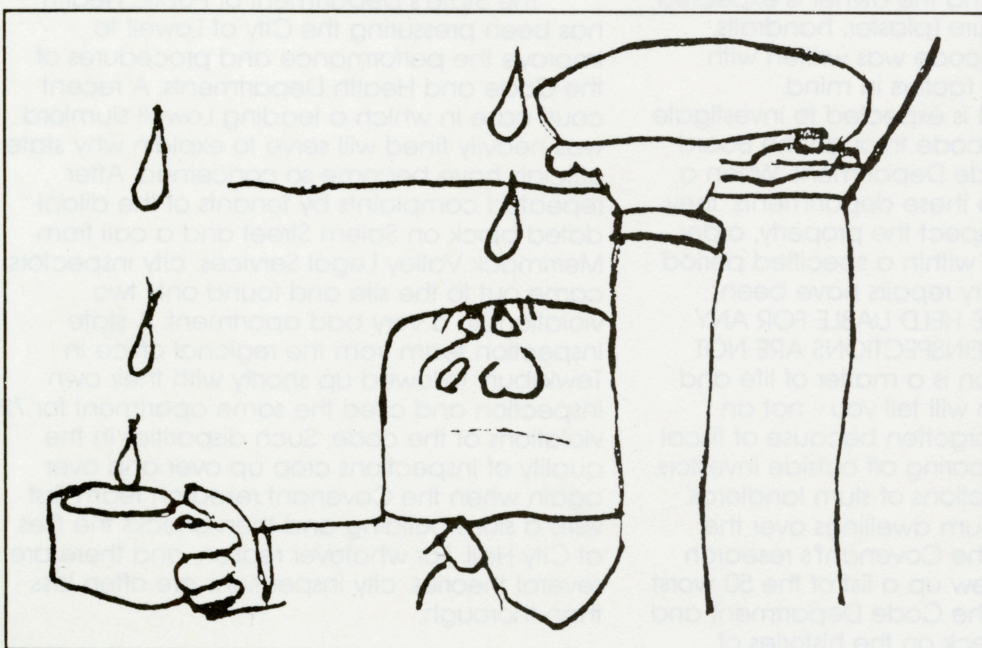
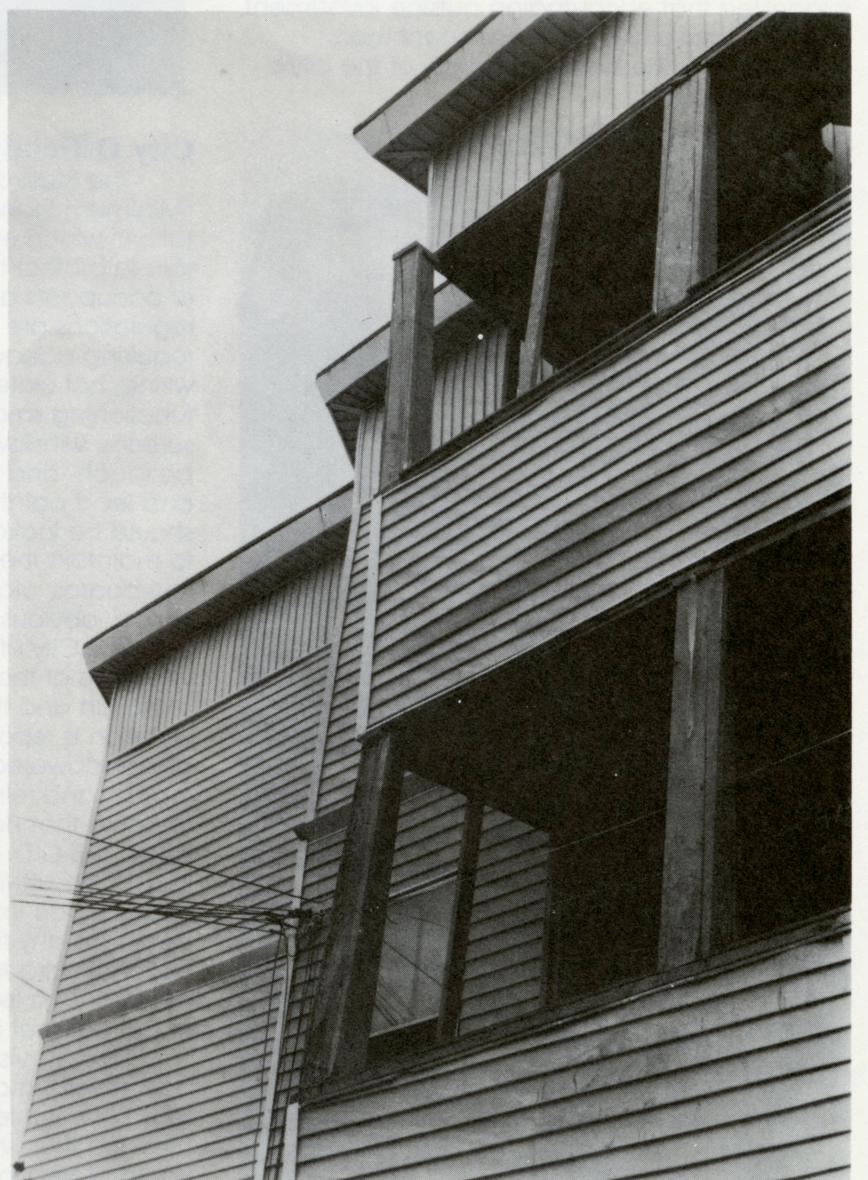
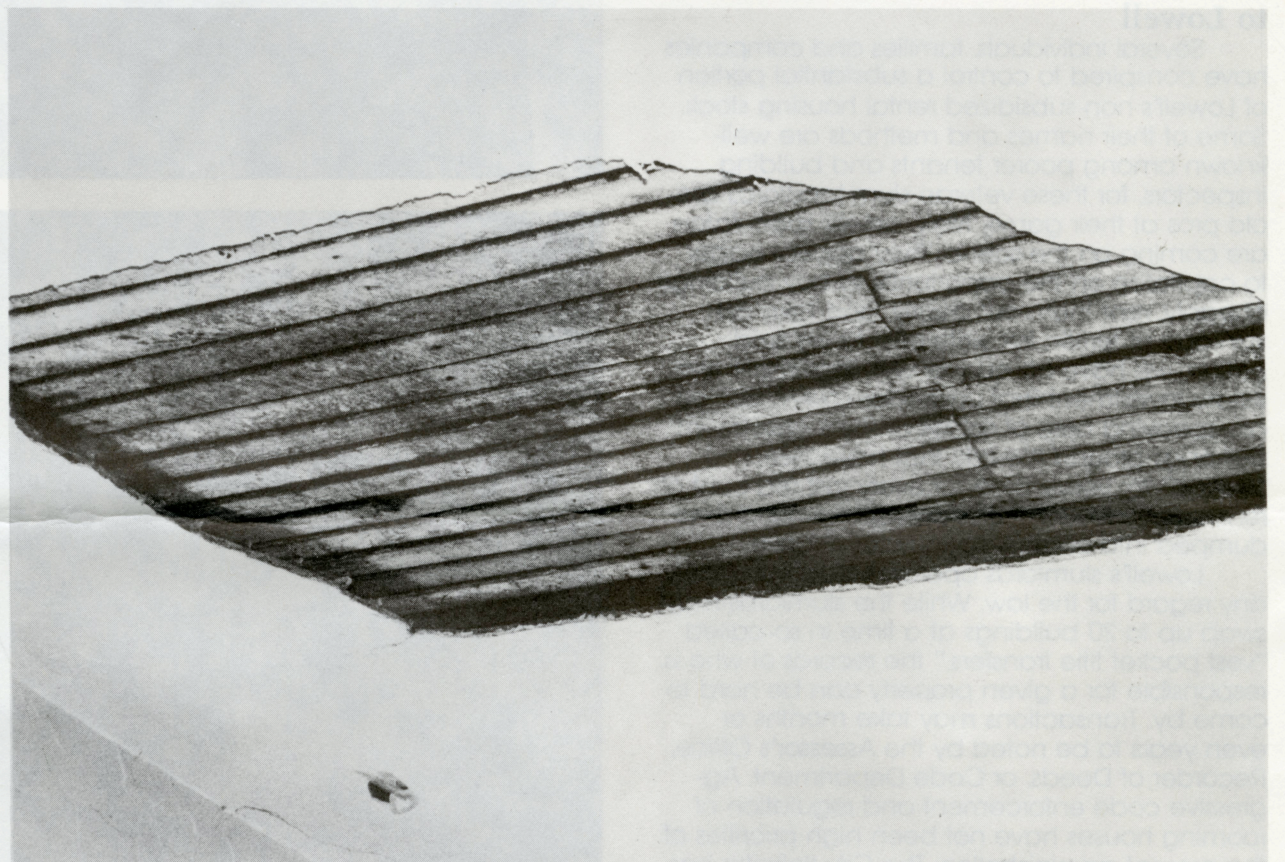
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- **SELECTIVE CODE ENFORCEMENT** - The inspectors contacted by our team told us several times that they felt the need for discretion in the enforcement of the code. They feel that laws favor the tenant and that the standards of the code are far higher than safety requires. Therefore, they do not enforce the code as written. This was confirmed by visits we made to Indochinese refugee families who had found the courage to complain to City Hall about multiple violations in their apartments. When an inspection was made, many of the most glaring violations were overlooked by the inspector, but the tenants were cited for overcrowding. On Dutton Street, for example, a family of six was threatened for living in a two-bedroom flat.

The Board of Health's record for tracking the lodging houses it regulates was no less inspiring. Their files showed chronic failure to reinspect. The inspection forms used are hardly detailed. No written records are kept when any of the scores of rooming houses which operate in Lowell pass an inspection. And comments passed by the inspectors suggested sympathy for landlords and hostility toward tenants:

From the checking we did on the Covenant's "top forty" list of bad buildings, we learned the following facts about the Code Department's operations and systems:

- **MISSING OR NON-EXISTENT FILES** - Department employees could not retrieve a full 20% of the files we requested, even though we asked for them on numerous occasions over the course of our four-month inquiry. According to the city's own vacancy ordinance, every rental property should have an active file with a record of its certificate of occupancy at the very least.
- **INADEQUATE FILING SYSTEM** - Of those addresses with files, 25% of the files contained confusing information on multiple addresses, unclear labeling or un-referenced data. A complete review of the code history for a number of long-time slum buildings became almost impossible, due to sloppy filing.
- **LACK OF RECENT CHECKS** - When we mentioned an address to the inspectors, they often nodded and said, "Oh yes, that's a bad one." Yet 79% of the buildings on our list have not been inspected during the past 24 months.
- **LACK OF REINSPECTION** - In 73% of the cases we followed, in which formal complaints had been made to the Code Department, no reinspections had been made to confirm that necessary work was ever completed. One inspector assured us that landlords were sometimes asked to verify work over the phone.
- **NO CERTIFICATE OF OCCUPANCY** - Lowell has a vacancy ordinance which stipulates that landlords are to notify the Code Department of vacancies when they occur. Apartments are then to be inspected and certificates of occupancy issued. In 66% of the files we checked, there was no current certificate of occupancy. The Department also has no master list of those certificates which have been issued.



TOWARD THE ELIMINATION OF SLUM HOUSING IN LOWELL

Some people are quick to tell you that "there will always be slums," and that may be so. But it need not be so, especially in a city eager for rebirth. The serious housing shortage which affected every community in the United States after the Second World War was eventually resolved to the benefit of most American families. Only the urban poor experienced worsening slum conditions as a result of vast "urban renewal" programs and the development of large public housing projects. Since 1975, another housing crunch has come to afflict many cities and towns across our country. Massachusetts has been particularly troubled by a shortage of affordable housing for lower income families.

As we will suggest below in the conclusion of this report, the ultimate resolution of our housing crisis in Lowell, the state and the nation requires fundamental changes in the housing market. The rehabilitation and construction of decent, affordable family housing has to be accelerated, since it has fallen far behind demand after President Nixon's declaration of a moratorium on federally subsidized housing and the rapid rising of interest rates during the late 1970s. Slum housing will continue to shelter poorer people, and will continue to house more of them if there is no alternative - if there are no new opportunities, for example, for lower income folks to ever buy their own places.

In Lowell, Massachusetts, where much creative initiative, intensive planning, and a combination of public and private capital is thought to be turning around the central business district, why couldn't a similar revitalization occur in slum neighborhoods? Slum housing, like commercial and industrial decline, is a complex and challenging problem, but we need not be defeated by it. Steps can be taken toward the elimination of slum conditions and blight.

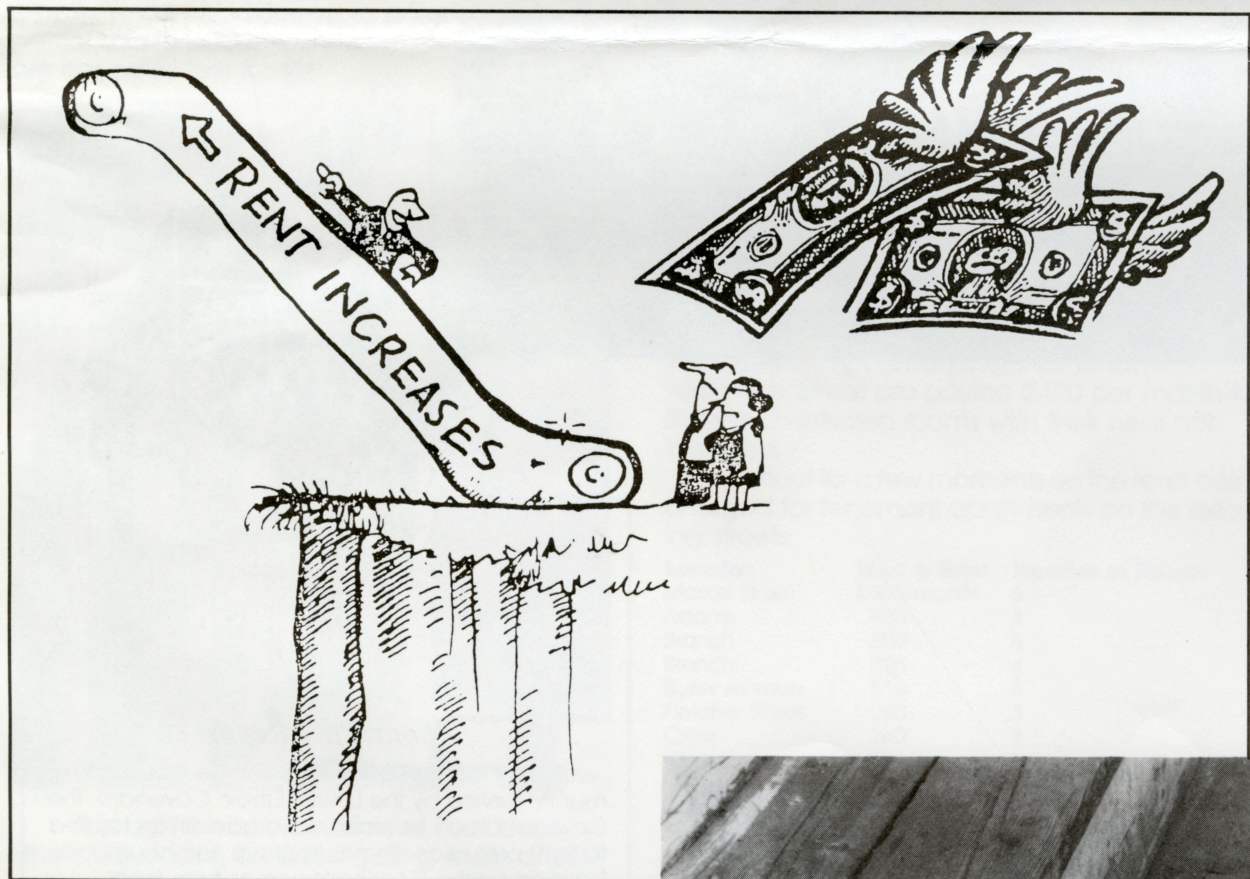


restore and strengthen the Rent Review Board, over 1500 signatures were gathered on a petition circulated by The Lowell Tenant Alliance, Coalition for a Better Acre and the Covenant. The LTA and CBA gathered names in a door-to-door canvass, while the Ethnic Covenant collected them at 17 churches across the city. Together these organizations and the Indochinese Refugee Foundation turned out almost 200 people for a public hearing held by a special council sub-committee on May 9.

Sentiment at the hearing was overwhelmingly in favor of restoring and strengthening the board so that no tenants would be forced to pay exorbitant rent for substandard housing - an all-too-common occurrence in Lowell today. With the critical shortage of decent family housing for lower and middle income people, it is not surprising that a few greedy landlords would try to take advantage of their tenants. The victims of these slumlords

are usually those least able to fight back: the poor who often pay more than 1/3 of their incomes as rent; non-whites whose ability to find housing in many neighborhoods is limited; and our most recent immigrants - refugees with just a basic knowledge of English and little understanding of their rights under our laws. Slumlords prey upon people who cannot afford lawyers, who must turn to a confusing code enforcement and legal bureaucracy that tries the patience of even the best-educated, affluent, native-born white Americans.

As city council sub-committee chairman Edmund "Gus" Coutu has suggested, the effort to restore and strengthen Lowell's Rent Review Board must move forward immediately with all interested parties participating in the effective implementation of the ordinance. The first skirmish to bring back a rent review board has been won; however, the war to eliminate slum housing from Lowell continues.



Recommendation #1: Restore and Strengthen the Rent Review Board

On Tuesday, June 5, 1984, the Lowell City Council voted overwhelmingly (8-1) to order City Manager Joseph Tully to file legislation restoring a Rent Review Board in Lowell. A Housing Review Board had served for years as an avenue of appeal for people faced with unfair rent increases, but that board was abolished by Tully last fall after he learned that the City Council had failed to formally renew the panel every year as required by state statute (LOWELL SUN 6/6/84).

While the legislature must still act on this "home rule petition", the lopsided council vote can be counted as a first victory for an emerging coalition of tenants, churches and community organizations concerned about the dangerous and disgraceful slum housing situation. In order to convince the City Council to appoint a sub-committee, and to ultimately



Recommendation #2: Establish a Housing Court in the Merrimack Valley

One thing that many tenants, landlords, lawyers, city officials and state legislators can all agree upon is the pressing need for a Housing Court in the Greater Lowell area. Such a specialized court set up to handle housing cases exclusively is now streamlining legal proceedings related to housing in Boston, Springfield and Worcester. In the Merrimack Valley, which has no such housing court at present, cases involving code enforcement, evictions and other matters routinely take eight months just to be brought before a judge!

The Covenant joins with the Greater Lowell Property Owners' Association, Merrimack Valley Legal Services, the Lowell Tenants' Alliance and others calling for the establishment of a regional housing court located in Lowell just as quickly as our legislators can provide one. We plan to meet with them in the coming weeks to further discuss and refine this proposal, and to speed action on a housing court.

Recommendation #3: Reorganize the City's Health and Code Departments

The Lowell City Council should work with the City Manager's Office to make fair and comprehensive code enforcement a reality. This will require tough action to make these departments accountable to the Manager, Council and the people of Lowell. Some considerations should be:

- The systematic standardization of all records relating to code enforcement;
- The computerization of these records so that they may be easily updated and checked;
- The regular scheduling of inspections and automatic reinspections when necessary to enforce the code;
- Taking landlords to court when they fail to comply with the reasonable directives of city inspectors regarding code compliance;
- State-of-the-Art training for all city inspectors;
- The hiring of competent inspectors and the firing or transfer of those not capable of vigorously protecting the public health and safety;
- The allocation of the necessary resources to make Lowell's code and health departments the best in the state rather than the target of state probes and a laughing stock in Lowell.

Recommendation #4: Accelerate the Development of Decent Family Housing in Lowell

Although there is a severe shortage of affordable housing for lower and moderate income families in Lowell, there are literally hundreds of vacant and abandoned housing units scattered throughout the city. While some 1400 families remain on waiting lists for subsidized housing, the Lowell Housing Authority has a considerable surplus of elderly apartments. While the City makes \$600,000 available each year for housing rehabilitation, planning officials admit most of this money does not benefit the lower income minority families it is targeted to help. While the City can mobilize all sorts of local, state, federal and private resources to house cars in downtown Lowell, there has been little initiative from City Hall to develop alternative housing for those people stuck in slums.

Perhaps the leadership to do this must come from other corners. The Coalition for a Better Acre has evolved an imaginative plan to mix rehabilitated multi-family housing with new owner-occupied units in the Acre "Triangle" section. Several churches are looking at empty schools and convents and their potential reuse for decent family shelter. During the heyday of the textile industry, local corporations developed housing to meet the needs of their workers. Could Wang, Raytheon and other large companies play a similar role in the 1980s?

The development of alternatives to slum housing is the surest way to put the slumlords out of business. Whether or not the City of Lowell can make more than a token effort toward new options for the poor remains to be seen.



Recommendation #5: Citywide Organizing Campaign Against Slum Housing

The Covenant and its affiliated churches are prepared to work with other community organizations in Lowell as together we organize tenants, homeowners and decent landlords to oppose those ruthless slumlords ruining Lowell's rebirth. We are not naive enough to think that this will be an easy fight. It will be won building by building, case by case, file by file. It will be a war of many battles. There will be a need for many allies. If the struggle to restore the Rent Review Board was first skirmish, then this report is sort of a second salvo. It is a signal to our fellow citizens, parishioners and neighbors that we are serious about ridding the city of slum blight and renewing our inner city neighborhoods.

The elimination of slum housing is not just a campaign to protect property values. Other, more important values are now at stake: the health and safety of little kids; the right to a decent, safe, secure home; the freedom and dignity to live without fear of retaliation, or being treated as a second-class citizen. More than money - more than thirty pieces of silver is at stake in Lowell. If we can mobilize to build a first-class hotel for tourists and high-tech executives, then we can renovate and construct first-class residential neighborhoods for everyone who wants to live in Lowell. Then visitors who come here will see not only a freshly sand-blasted facade, but a city that has become a true house of justice.



About This Report

"Thirty Pieces of Silver" is published as a community service by the Lowell Ethnic Covenant. The Covenant is an ecumenical organization formed to fight prejudice and to improve neighborhoods. Funding for the Covenant comes from local parishes and congregations, and from such denominational sources as the Archdiocesan Committee for Human Development, the Episcopal Diocese of Massachusetts, and the Episcopal City Mission.

The Covenant maintains an office at St. Peter's Rectory, 327 Gorham Street, Lowell, MA 01852. Our phone number is 452-8958. Volunteers and contributions are welcomed.

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